

Community Rating System Summary

Excerpted From Unit 9 of "Managing Floodplain Development Through the National Flood Insurance Program"

The Community Rating System (CRS) is one of the best programs around for encouraging and recognizing broad-based local flood hazard mitigation programs.

The CRS provides a reduction in flood insurance premium rates for communities that implement activities above and beyond the minimum requirements of the NFIP. The CRS provides credits for a variety of community flood protection activities.

Benefits

The CRS offers some nonfinancial benefits. First, the community's flood program would receive recognition from a national evaluation program.

Second, technical assistance in designing and implementing some activities is available at no charge from ISO.

Third, the CRS keeps track of the community's floodplain management program. If future governing boards consider eliminating a flood-related program or reducing the regulatory requirements for new developments, it could affect the community's CRS status. This may give them second thoughts about reducing the community's flood protection efforts.

A similar system used in fire insurance rating has had a strong impact on the level of support local governments give their fire protection programs. In other words, the CRS encourages communities to keep their flood programs going during times of drought and diminished interest.

CRS Activities

The *CRS Coordinator's Manual* describes the 18 floodplain management activities credited by the Community Rating System and the documentation required to receive credit for each activity. The credits and formulae used to calculate credits are also included.

The *CRS Application* provides a simpler summary of the activities and the initial steps needed to apply for credit.

These activities are divided into four categories, or series:

- “ 300 Public information
- “ 400 Mapping and regulations
- “ 500 Flood damage reduction
- “ 600 Flood preparedness

The activities' credit points can be increased if they are part of a comprehensive floodplain management or flood hazard mitigation plan. Special credits are provided for activities that affect special hazards, such as coastal erosion and alluvial fan flooding, that aren't reflected in the NFIP mapping or regulatory standards.

The activities do not all have to be implemented at local expense. Many communities can qualify for “uniform minimum credit” whereby a state or regional agency can apply for a CRS activity that it is implementing on behalf of its communities.

Communities can receive credit for retrofitting projects funded by the owners, regulatory programs administered by the state or a regional district, or similar projects or programs implemented by another agency or organization. What counts to the CRS is what happens in the community, not who does it.

Public Information Activities

This series credits programs that advise people about the flood hazard, flood insurance and ways to reduce flood damage. These activities also provide data needed by insurance agents for accurate flood insurance rating:

- “ 310 (Elevation Certificates) Maintain FEMA elevation certificates for new construction in the floodplain. Keeping certificates after the date of CRS application is required of all CRS communities.
- “ 320 (Map Information) Respond to inquiries about what FIRM zone a property is in and publicize this service.
- “ 330 (Outreach Projects) Send information about the flood hazard, flood insurance and flood protection measures to residents.
- “ 340 (Hazard Disclosure) Advise potential purchasers of floodprone property about the flood hazard or require a notice of the flood hazard.
- “ 350 (Flood Protection Library) The public library maintains references on flood insurance and flood protection.

“ 360 (Flood Protection Assistance) Give inquiring property owners technical advice on how to protect their buildings from flooding and publicize this service.

Mapping and Regulation Activities

This series credits programs that provide increased protection to new development. The credit points for the activities in this series are increased for growing communities:

“ 410 (Additional Flood Data) Develop new flood elevations, floodway delineations, wave heights or other regulatory flood hazard data for an area that was not mapped in detail by the flood insurance study; or have the flood insurance study based on a higher state or local standard.

“ 420 (Open Space Preservation) Guarantee that currently vacant floodplain lands will be kept free from development; additional credit is given for areas still in, or restored to, their natural state.

“ 430 (Higher Regulatory Standards) Require freeboard; require engineered foundations; require compensatory storage; zone the floodplain for minimum lot sizes of one acre or larger; have regulations to protect critical facilities, or have other standards for new construction that exceed the minimum NFIP requirements.

“ 440 (Flood Data Maintenance) Keep flood and property data on computer records; use better base maps; or maintain elevation reference marks.

“ 450 (Stormwater Management) Regulate new development throughout the watershed to ensure that post-development runoff is no worse than predevelopment runoff and/or protects or improves water quality.

Flood Damage Reduction Activities

This series credits programs for areas in which existing development is at risk. There is no CRS credit for new structural flood control measures because greater reductions in flood insurance rates are provided through the FIRM revision process.

“ 510 (Floodplain Management Planning) Prepare, adopt and implement a comprehensive plan that addresses the community's flood problem, and evaluate and revise the plan annually.

“ 520 (Acquisition and Relocation) Acquire and/or relocate floodprone buildings so that they are out of the floodplain.

“ 530 (Retrofitting) Protect floodprone buildings through elevation, on-site barriers, or floodproofing.

“ 540 (Drainage System Maintenance) Conduct periodic inspections of all channels and retention basins, and remove debris as needed.

Flood Preparedness Activities

This series is oriented toward preparing for and responding to a flood due to natural causes, a levee failure or a dam breach. They are usually coordinated by the community’s emergency manager:

“ 610 (Flood Warning Program) Provide early flood warnings to the public and have a detailed flood response plan keyed to flood crest predictions.

“ 620 (Levee Safety) Maintain levees that are not reflected on the FIRM as providing base flood protection.

“ 630 (Dam Safety) All communities in a state with an approved dam safety program receive credit.

Additional Information

For additional information regarding the CRS Program see the FEMA National Flood Insurance Program website at www.fema.gov/nfip/crs/htm.

The manual “Managing Floodplain Development Through the National Flood Insurance Program” is available on-line at www.floods.org/IS9/is9.htm.